

資產負債表

中華民國109年及108年3月31日及108年12月31日

單位：新臺幣千元

資 產	會計項目	109年3月31日		108年12月31日		108年3月31日		負債及權益		109年3月31日		108年12月31日		108年3月31日	
		金額	%	金額	%	金額	%	會計項目		金額	%	金額	%	金額	%
現金及約當現金		2,344,391	0.29	7,376,235	0.94	5,416,696	0.68	央行及銀行同業存款		55,390,612	6.81	50,616,638	6.41	34,403,776	4.29
存放央行及拆借銀行同業		190,768,610	23.47	171,244,670	21.70	196,847,335	24.55	透過損益按公允價值衡量之金融資產		296,422	0.04	162,543	0.02	180,333	0.02
透過損益按公允價值衡量之金融資產		23,336,491	2.87	25,480,744	3.23	29,772,554	3.71	附買回票券及債券負債		7,568,448	0.93	6,003,292	0.76	34,649,989	4.32
透過其他綜合損益按公允價值衡量之金融資產		132,095,113	16.25	120,964,374	15.33	121,094,325	15.10	應付款項		8,589,581	1.06	2,802,529	0.36	5,403,940	0.67
按攤銷後成本衡量之債務工具投資		177,745,192	21.86	185,204,220	23.47	206,913,054	25.81	本期所得稅負債		52,632	0.01	-		70,498	0.01
應收款項-淨額		9,633,930	1.19	3,917,023	0.50	9,893,253	1.23	存款及匯款		695,051,940	85.50	683,678,242	86.65	680,173,462	84.83
本期所得稅資產		576,677	0.07	444,832	0.06	773,282	0.10	應付金融債券		12,840,000	1.58	12,840,000	1.63	15,000,000	1.87
貼現及放款-淨額		274,703,695	33.79	272,685,398	34.56	229,048,450	28.56	其他金融負債		142,446	0.02	142,446	0.02	271,308	0.03
採用權益法之投資-淨額		852,749	0.11	849,095	0.11	828,066	0.10	負債準備		281,701	0.03	258,343	0.03	241,691	0.03
其他金融資產-淨額		-		13,346		-		租賃負債		273,997	0.03	225,991	0.03	203,376	0.03
不動產及設備-淨額		409,421	0.05	411,768	0.05	378,740	0.05	遞延所得稅負債		123,393	0.02	123,393	0.01	669,773	0.08
使用權資產-淨額		279,193	0.03	224,948	0.03	209,613	0.03	其他負債		365,179	0.04	377,308	0.05	431,764	0.06
無形資產-淨額		99,036	0.01	102,149	0.01	91,824	0.01	負債總計		780,976,351	96.07	757,230,725	95.97	771,699,910	96.24
遞延所得稅資產-淨額		9,674		9,674		484,490	0.06	權益							
其他資產-淨額		86,736	0.01	86,860	0.01	92,781	0.01	普通股股本		24,376,357	3.00	24,376,357	3.09	24,106,972	3.01
								保留盈餘							
								法定盈餘公積		3,606,866	0.44	3,606,866	0.46	3,166,869	0.39
								特別盈餘公積		525,141	0.06	525,141	0.07	525,141	0.07
								未分配盈餘		1,135,854	0.15	1,134,677	0.14	1,533,719	0.19
								其他權益		2,320,339	0.28	2,141,570	0.27	811,852	0.10
								權益總計		31,964,557	3.93	31,784,611	4.03	30,144,553	3.76
資產總計		812,940,908	100.00	789,015,336	100.00	801,844,463	100.00	負債及權益總計		812,940,908	100.00	789,015,336	100.00	801,844,463	100.00

董事長：吳明敏

經理人：嚴漢明

會計主管：楊麗玲

綜合損益表

中華民國109年及108年1月1日至3月31日

單位：新臺幣千元

項目	109年第1季		108年第1季	
	金額	%	金額	%
利息收入	2,415,545	265.81	2,544,175	235.20
減：利息費用	(1,979,575)	(217.83)	(2,101,454)	(194.27)
利息淨收益	435,970	47.98	442,721	40.93
利息以外淨收益	472,783	52.02	638,977	59.07
手續費淨收益	38,428	4.23	56,323	5.20
透過損益按公允價值衡量之金融資產及負債損益	705,706	77.65	(177,974)	(16.45)
透過其他綜合損益按公允價值衡量之金融資產已實現損益	452,175	49.76	588,246	54.38
除列按攤銷後成本衡量之金融資產損益	(786)	(0.09)	818	0.08
兌換損益	(724,495)	(79.72)	156,148	14.44
資產減損(損失)迴轉利益	(2,531)	(0.28)	4,120	0.38
採用權益法認列之子公司、關聯企業及合資損益之份額	3,654	0.40	11,045	1.02
其他利息以外淨收益	632	0.07	251	0.02
淨收益	908,753	100.00	1,081,698	100.00
呆帳費用、承諾及保證責任準備提存	(288,621)	(31.76)	(278,214)	(25.72)
營業費用	(273,292)	(30.07)	(304,949)	(28.19)
員工福利費用	(118,241)	(13.01)	(122,853)	(11.36)
折舊及攤銷費用	(31,689)	(3.49)	(31,766)	(2.93)
其他業務及管理費用	(123,362)	(13.57)	(150,330)	(13.90)
稅前淨利	346,840	38.17	498,535	46.09
所得稅費用	(52,631)	(5.79)	(70,498)	(6.52)
本期淨利	294,209	32.38	428,037	39.57
其他綜合損益	178,769	19.67	748,414	69.19
不重分類至損益之項目	(121,395)	(13.36)	46,750	4.32
透過其他綜合損益按公允價值衡量之權益工具評價損益	(121,395)	(13.36)	46,750	4.32
後續可能重分類至損益之項目	300,164	33.03	701,664	64.87
透過其他綜合損益按公允價值衡量之債務工具評價損益	296,975	32.68	700,905	64.80
透過其他綜合損益按公允價值衡量之債務工具減損損失及迴轉利益	3,189	0.35	759	0.07
本期綜合損益總額	472,978	52.05	1,176,451	108.76
每股盈餘				
基本每股盈餘	0.12		0.18	
稀釋每股盈餘	0.12		0.18	

董事長：吳明敏

經理人：嚴漢明

會計主管：楊麗玲

說明：每股盈餘以新臺幣元為單位。

# Balance Sheet

2020/3/31 & 2019/12/31 & 2019/3/31

Unit : Thousand NT Dollars

Assets		2020/3/31		2019/12/31		2019/3/31		Liabilities and equity		2020/3/31		2019/12/31		2019/3/31	
Accounting Title		Amount	%	Amount	%	Amount	%	Accounting Title		Amount	%	Amount	%	Amount	%
Cash and cash equivalents		2,344,391	0.29	7,376,235	0.94	5,416,696	0.68	Deposits from the Central Bank and other banks		55,390,612	6.81	50,616,638	6.41	34,403,776	4.29
Due from the Central Bank and call loans to banks		190,768,610	23.47	171,244,670	21.70	196,847,335	24.55	Financial liabilities at fair value through profit or loss		296,422	0.04	162,543	0.02	180,333	0.02
Financial assets at fair value through profit or loss		23,336,491	2.87	25,480,744	3.23	29,772,554	3.71	Securities sold under repurchase agreements		7,568,448	0.93	6,003,292	0.76	34,649,989	4.32
Financial assets at fair value through other comprehensive income		132,095,113	16.25	120,964,374	15.33	121,094,325	15.10	Accounts Payable		8,589,581	1.06	2,802,529	0.36	5,403,940	0.67
Investments in debt instruments at amortised cost		177,745,192	21.86	185,204,220	23.47	206,913,054	25.81	Current income tax liabilities		52,632	0.01	-		70,498	0.01
Accounts Receivable, net		9,633,930	1.19	3,917,023	0.50	9,893,253	1.23	Deposits and remittances		695,051,940	85.50	683,678,242	86.65	680,173,462	84.83
Current income tax assets		576,677	0.07	444,832	0.06	773,282	0.10	Financial bonds		12,840,000	1.58	12,840,000	1.63	15,000,000	1.87
Discounts and loans, net		274,703,695	33.79	272,685,398	34.56	229,048,450	28.56	Other financial liabilities		142,446	0.02	142,446	0.02	271,308	0.03
Investments accounted for using equity method, net		852,749	0.11	849,095	0.11	828,066	0.10	Provisions for liabilities		281,701	0.03	258,343	0.03	241,691	0.03
Other financial assets, net		-		13,346		-		Lease liabilities		273,997	0.03	225,991	0.03	203,376	0.03
Property and equipment, net		409,421	0.05	411,768	0.05	378,740	0.05	Deferred income tax liabilities		123,393	0.02	123,393	0.01	669,773	0.08
Right to use assets, net		279,193	0.03	224,948	0.03	209,613	0.03	Other liabilities		365,179	0.04	377,308	0.05	431,764	0.06
Intangible assets, net		99,036	0.01	102,149	0.01	91,824	0.01	Total liabilities		780,976,351	96.07	757,230,725	95.97	771,699,910	96.24
Deferred income tax assets, net		9,674		9,674		484,490	0.06								
Other assets, net		86,736	0.01	86,860	0.01	92,781	0.01	Equity							
								Common stock		24,376,357	3.00	24,376,357	3.09	24,106,972	3.01
								Retained earnings							
								Legal reserve		3,606,866	0.44	3,606,866	0.46	3,166,869	0.39
								Special reserve		525,141	0.06	525,141	0.07	525,141	0.07
								Unappropriated retained earnings		1,135,854	0.15	1,134,677	0.14	1,533,719	0.19
								Other equity interest		2,320,339	0.28	2,141,570	0.27	811,852	0.10
								Total equity		31,964,557	3.93	31,784,611	4.03	30,144,553	3.76
Total assets		812,940,908	100.00	789,015,336	100.00	801,844,463	100.00	Total liabilities and equity		812,940,908	100.00	789,015,336	100.00	801,844,463	100.00

Chairman : 吳明敏

Manager : 嚴漢明

Chief Accountant : 楊麗玲

# Statement of Comprehensive Income

2020/1/1~3/31 & 2019/1/1~3/31

Unit:Thousand NT Dollars

Items	2020/1/1~3/31		2019/1/1~3/31	
	Amount	%	Amount	%
Interest revenue	2,415,545	265.81	2,544,175	235.20
Less : Interest expenses	(1,979,575)	(217.83)	(2,101,454)	(194.27)
Net interest revenue	435,970	47.98	442,721	40.93
Non-interest revenue	472,783	52.02	638,977	59.07
Service fee and commission revenue	38,428	4.23	56,323	5.20
Gains (losses) on financial assets or liabilities at fair value through profit or loss, net	705,706	77.65	(177,974)	(16.45)
Realized gains on financial assets at fair value through other comprehensive income	452,175	49.76	588,246	54.38
Gains on disposal of financial assets measured at amortized cost	(786)	(0.09)	818	0.08
Foreign exchange gains(losses)	(724,495)	(79.72)	156,148	14.44
Gains on reversal of impairment (loss) on assets	(2,531)	(0.28)	4,120	0.38
Share of profit of subsidiaries, associates and joint ventures accounted for using equity method	3,654	0.40	11,045	1.02
Net other non-interest revenue	632	0.07	251	0.02
Net revenues	908,753	100.00	1,081,698	100.00
Bad debt expenses, commitment and guarantee liability provision	(288,621)	(31.76)	(278,214)	(25.72)
Operating expenses	(273,292)	(30.07)	(304,949)	(28.19)
Employee benefits expenses	(118,241)	(13.01)	(122,853)	(11.36)
Depreciation and amortization expenses	(31,689)	(3.49)	(31,766)	(2.93)
Other general and administrative expense	(123,362)	(13.57)	(150,330)	(13.90)
Profit before income tax	346,840	38.17	498,535	46.09
Income tax expenses	(52,631)	(5.79)	(70,498)	(6.52)
Profit	294,209	32.38	428,037	39.57
Other comprehensive income	178,769	19.67	748,414	69.19
Components of other comprehensive income that will not be reclassified to profit or loss	(121,395)	(13.36)	46,750	4.32
Unrealized losses from investments in equity instruments measured at fair value through other comprehensive income	(121,395)	(13.36)	46,750	4.32
Components of other comprehensive income (loss) that will be reclassified to profit or loss	300,164	33.03	701,664	64.87
Unrealized losses from investments in debt instruments measured at fair value through other comprehensive income	296,975	32.68	700,905	64.80
Debt impairment losses and revolving benefits measured by fair value through other comprehensive gains and losses	3,189	0.35	759	0.07
Total comprehensive income	472,978	52.05	1,176,451	108.76
Earnings per share				
Basic earnings per share	0.12		0.18	
Diluted earnings per share	0.12		0.18	

Chairman : 吳明敏

Manager : 嚴漢明

Chief Accountant : 楊麗玲

Note : The unit for earnings per share is NT dollars.